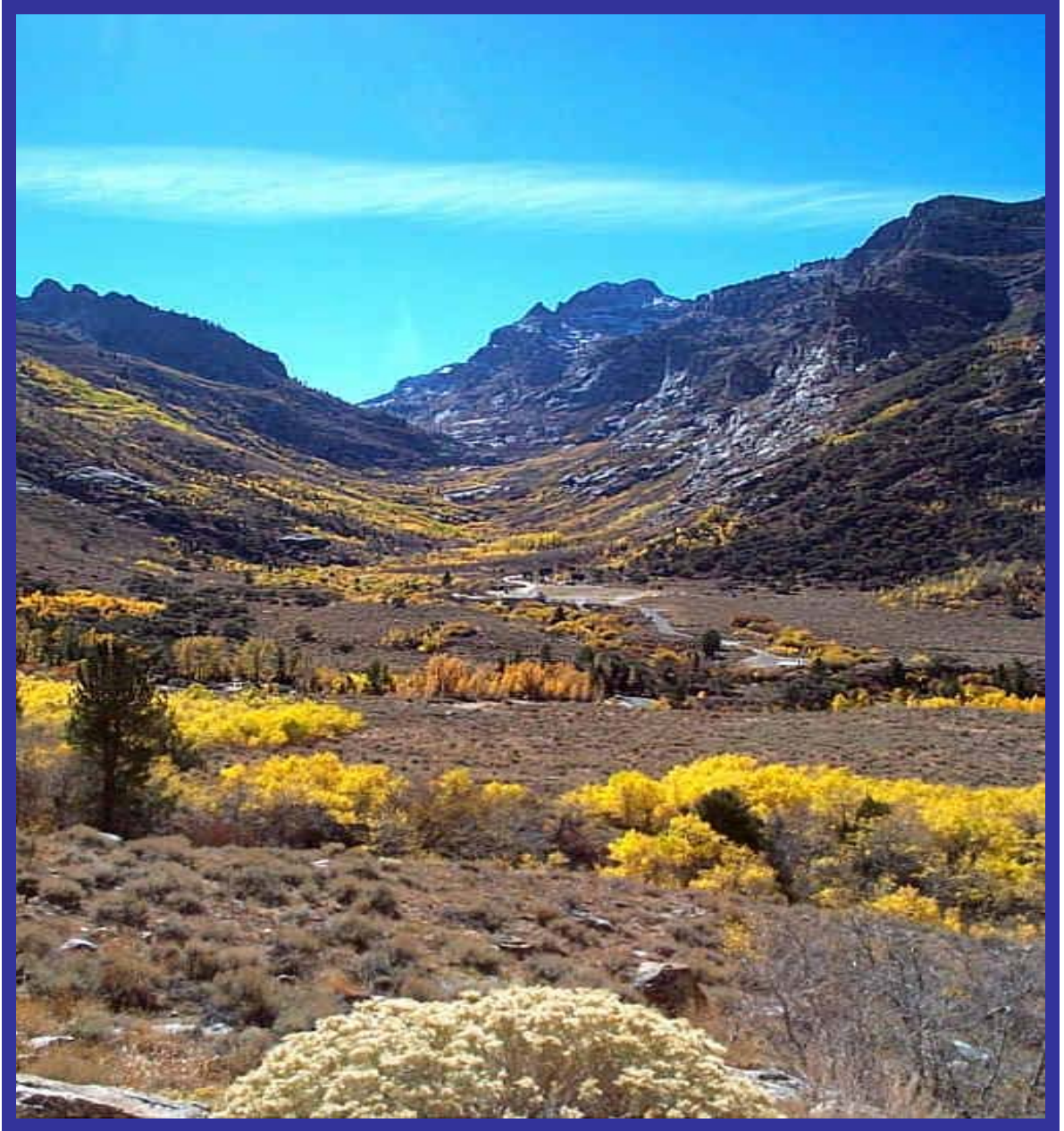


EXECUTIVE SUMMARY



Ruby Mountains Scene by John Walker